

Remarks

Reconsideration of this Application is respectfully requested. Claims 13, 16, 17, 20-22, and 38-44 are pending in the application, with claims 13, 17, 20, and 43 being the independent claims.

I. Independent claim 17 and its dependent claims 39 and 40

Independent claim 17 was allowed. The Applicants thank the Examiner for this allowable subject matter.

Dependent claim 39 was rejected under 35 U.S.C. 103(a) for being unpatentable over U.S. Patent No. 5,611,052. The Examiner further states that the Examiner was unable to find support for the insurance feature of claim 39. Applicants have amended claim 39 to delete the insurance feature. Therefore, since claim 39 depends from allowed claim 17 Applicants respectfully request that the rejection of claim 39 be withdrawn.

Dependent claim 40 was rejected under 35 U.S.C. 103(a) for being unpatentable over U.S. Patent No. 5,611,052. Since claim 40 depends from allowed claim 17 Applicants respectfully request that the rejection of claim 40 be withdrawn.

II. Independent claim 20 and its dependent claims 21, 22, 41 and 42

Independent claim 20 and its dependent claims 21 and 22 were allowed. The Applicants thank the Examiner for this allowable subject matter.

Dependent claim 41 was rejected under 35 U.S.C. 103(a) for being unpatentable over U.S. Patent No. 5,611,052. The Examiner further states that the Examiner was unable to find support for the insurance feature of claim 41. Applicants have amended claim 41 to delete the insurance feature. Therefore, since claim 41 depends from allowed claim 20 Applicants respectfully request that the rejection of claim 41 be withdrawn.

Dependent claim 42 was rejected under 35 U.S.C. 103(a) for being unpatentable over U.S. Patent No. 5,611,052. Since claim 42 depends from allowed claim 20 Applicants respectfully request that the rejection of claim 42 be withdrawn.

III. Independent claim 13 and its dependent claims 16 and 38

Claims 13 and its dependent claims 16 and 38 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,611,052. Applicants respectfully traverse these rejections.

In a rejection under 35 U.S.C. § 103(a), the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art (M.P.E.P. 2141). To establish *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art (M.P.E.P. 2143.03). Applicants respectfully submit that U.S. Patent No. 5,611,052 does not teach or suggest all the claim limitations in amended independent claim 13.

Claim 13 was amended to include the feature of providing insurance *or warranty functionality* to the remote application entry and display device. Support for the added feature

can be found in the disclosure of the instant application on page 19, lines 1-3. Applicants respectfully submit that U.S. Patent No. 5,611,052 does not teach or suggest the warranty functionality feature of amended independent claim 13. Thus, Applicants submit that amended independent claim 13 and its pending dependent claims 16 and 38 are patentable over U.S. Patent No. 5,611,052. Accordingly, reconsideration and withdrawal of the rejections is respectfully requested.

IV. Independent claim 43 and its dependent claim 44

Independent claim 43 and its dependent claim 44 were rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 5,930,776. Applicants have amended claim 43 to include the feature of *selectively forwarding the credit application to a second lender if said first lender declines to approve the credit application*. The feature added to claim 43 is similar to the feature in allowed claims 17 and 20 that the Examiner points to for the reason for allowance. Thus, Applicants submit that amended independent claim 43 and its pending dependent claim 44 are patentable over U.S. Patent No. 5,930,776. Accordingly, reconsideration and withdrawal of the rejections is respectfully requested.

Conclusion

All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding objections and rejections and that they be withdrawn. Applicants believe that a full and complete response has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment is respectfully requested.

Respectfully submitted,

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Version With Markings to Show Changes Made

In the Claims:

Please amend claims 13, 39, 41 and 43 as follows:

13. (Twice Amended) A computer based method of managing a credit application in a system including a central processor coupled to a communications medium for communicating with a remote application entry and display device that allows entry of the credit application, a remote credit bureau terminal device, and a remote funding source terminal device, the method comprising the steps of:

receiving credit application data from the remote application entry and display device;
obtaining credit report data from at least one remote credit bureau terminal device;
selectively forwarding the credit application data and the credit report data to at least one remote funding source terminal device;
forwarding funding decision data from the at least one remote funding source terminal device to the remote application entry and display device; and
providing insurance or warranty functionality to [data to a user at] the remote application entry and display device.

39. (Amended) The method according to claim 17, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data[, wherein the data entry terminal is connected to an insurance system, and wherein the insurance

system is connected to the credit application and routing system to provide insurance data to a user of the remote application entry and display device].

41. (Amended) The method according to claim 20, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data[, and wherein the data entry terminal is connected to an insurance system, wherein the insurance system is connected to the credit application and routing system to provide insurance data to a user of the remote application entry and display device].

43. (Amended) A credit application and routing system comprising:

a processor, wherein the processor is located at a first lender; and
at least one data input terminal for selectively receiving credit application data from applicants at remote locations and forwarding the data to the processor over a communication medium,

wherein said processor executes a program that performs method steps for handling the credit application, the method steps including:

receiving the credit application to allow either manual decisioning of the credit application or manual entry of the credit application into an in-house credit processing system;
and

selectively forwarding the credit application to a second lender if said first lender declines to approve the credit application.

[viewing all credit application requests sent to the lender;
viewing all referrals the lender may have made;

viewing specific details about a dealer; and

entering and distributing lender news].

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